

**[0044]** In one embodiment, when a group is created in the group storage **314**, the group module **304** also creates a transaction record for the group in a transaction record storage **316**. The transaction record storage **316** includes the transaction records of groups, as well as balances associated with the transaction records. The transaction record is created to track expenditures of users of the group.

**[0045]** In one embodiment, each group has at least one administrator. The user that requested the creation of a group is by default an administrator of the group. An administrator of a group has certain privileges that other users of the group (i.e., non-administrators) do not have. The administrator has the privileges for purposes of managing the group. The privileges of an administrator may include being able to, for example, invite users to join the group, remove users from the group, delete the group, approve the addition of payment transactions to the transaction record of the group, and remove payment transactions from the transaction record.

**[0046]** In one embodiment, a group administrator can add additional administrators to the group. When the group module **304** receives a request from an administrator of a group to add a user as an additional administrator, the group module **304** updates the group storage **314** to indicate that the user is an administrator of the group.

**[0047]** A tracking module **306** tracks payment transactions of users of the system **102**. A payment transaction is a transaction where a person provides a payment to another person or entity. A payment may be made, for example, to a merchant in exchange for a good or a service. A payment may also be made as a donation.

**[0048]** In one embodiment, when a user of system **102** makes a payment using a user device **104** (e.g., a mobile payment), the tracking module **306** receives a notification from the device **104** with information of the payment transaction. The payment information included in the notification may include, for example, the amount of the payment, the receiver of the payment, the time, the date, and location information (e.g., location tracked by the device **104**). In one embodiment, the tracking module **306** automatically adds that payment transaction to a transaction record of a group to which the user belongs if the transaction satisfies criteria established by the user for the group. For example, a user may provide as criteria for a group that payment transactions that occur between certain dates at certain locations or within a radius of a location should be added to the group.

**[0049]** In another embodiment, when the notification is received, the tracking module **306** transmits a message to the user device **104** inquiring as to whether the user would like to add the payment transaction as an expenditure of one of the groups to which the user belongs. In one embodiment, if the user requests to add the payment transaction to a group, the tracking module **306** automatically adds the payment transaction to the transaction record of the group in the transaction record storage **316**. In another embodiment, if the user requests to add the payment transaction to a group, the tracking module **306** transmits to the user device **104** a form with multiple fields. The form is for the user to provide details of the payment transaction.

**[0050]** In one embodiment, the form requests information on which users of the group the transaction should be allocated to and an amount of allocation to each user. By a portion of transaction being allocated to a user it means that the user is responsible for part of the transaction. The amount of

allocation to a user may be, for example, a percentage of the payment or a monetary amount.

**[0051]** As an example, assume that a group is created to track and manage the expenditures of four friends (Friends **1-4**) while on vacation in Miami. While on vacation, one of the days only three of the friends (Friends **1-3**) go eat lunch at a restaurant because Friend **4** is not hungry at the time. The bill for lunch is \$60 and Friend **1** pays the bill using a mobile payment service available on his device **104**. Friend **1** adds the lunch as an expenditure of the group. When the form is presented to Friend **1** for the lunch, Friend **1** indicates that the lunch should be allocated to Friends **1-3**. The lunch is not allocated to Friend **4** because Friend **4** did not participate in the lunch. Further, Friend **1** provides the following amounts of allocation in the form: Friend **1** \$25, Friend **2** \$16, and Friend **3** \$19. In this example, the amount of allocation for each friend is based on what each friend ordered during lunch.

**[0052]** Other information that may be requested by the form for the payment transaction may include the amount of the payment, the entity to whom the payment was made (e.g., name of a merchant), date of the payment, a short description of the payment transaction, and the user of the group that made the payment. In one embodiment, some of the fields are automatically filled by the tracking module **306** based on information received from the device **104** of the user. When the form is completed and submitted by the user, the tracking module **306** updates the transaction record storage **316** to add the payment transaction to the transaction record of the group along with the information provided in the form.

**[0053]** In one embodiment, prior to adding a payment transaction to a transaction record of a group, an administrator of the group has to approve the addition of the transaction. In one embodiment, when a payment transaction is added to a transaction record of a group, users of the group are notified of the addition. For example, the users of the group, as well as other people may be notified via a social networking system (e.g., the addition of the transaction can be shared in a social network feed). In one embodiment, when a payment transaction is added to a transaction record of a group, a user of the group can object to the transaction. A user may object, for example, because the payment transaction was not an expenditure of the group or was allocated to the wrong users. If a user objects, the tracking module notifies an administrator of the group of the objection. The administrator determines whether to maintain, adjust, or remove the payment transaction. If the administrator requests to adjust or remove the payment transaction, the tracking module **306** updates the transaction record according to the instructions provided by the administrator.

**[0054]** In one embodiment, for each user of the system **102** that has provided information of a financial institution account that the user would like tracked, the tracking module **306** periodically obtains payment transaction information from the financial system **106** of the account. The information obtained is regarding recent payments made using the account (i.e., payments made since the previous time information was obtained by the tracking module **306**). In one embodiment, the tracking module **306** obtains the payment transaction information using access information provided by the user to the system **102**. The access information may be, for example, a login identifier and password of the user for the financial system **106**.

**[0055]** For each payment transaction obtained from the financial system **106**, the tracking module **306** determines